



150 N. Riverside Plaza, Suite 3000, Chicago, IL 60606 • (312) 819-1900

October 21, 2019

Bruce A. Radke

312-463-6211

312-819-1910

bradke@polsinelli.com

**VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)**  
**AND FEDERAL EXPRESS**

Office of the Attorney General  
Attn: Jeff Karberg, Administrator of the Identity Theft Program  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202

**Re: Notification of Potential Data Security Incident**

Dear Mr. Karberg:

Following up on my voicemail from October 21, 2019, we represent F & M Bank Corp. ("F & M" or the "Bank") in connection with an incident that involved the personal information of four (4) Maryland residents. F & M is reporting the potential unauthorized access of unencrypted computerized data containing personal information of the four (4) Maryland residents pursuant to MD. CODE ANN., COM. LAW § 14-3504(H).

This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While F & M is notifying you of this incident, F & M does not waive any rights or defenses relating to the incident or this notice, or the applicability of Maryland law on personal jurisdiction.

**NATURE OF THE SECURITY INCIDENT OR UNAUTHORIZED ACCESS**

On or about July 18, 2019, F & M learned that a limited number of deeds of trust had been filed on behalf of its customers with several counties in Virginia and West Virginia that contained certain individual's Social Security numbers. Although the deeds of trust were publicly available at county clerk's offices and websites (via subscription service), the Social Security numbers were included in a tracking number that was comprised of a string of numbers on the bottom of the first page of the deeds of trust. Additionally, the numbers were not labeled as being Social Security numbers.

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F & M discovered this internally and not as the result of any customer complaint or an instance of unauthorized access to any customer's account. The Bank is not aware of any misuse of any individuals' Social Security number as a result of this incident.

Immediately upon becoming aware of the situation, F & M promptly undertook steps to assess the extent of and remedy the situation. Representatives of the Bank have met or communicated with the clerks of the counties in which the impacted Maryland residents' deeds of trust were filed. The Bank has diligently worked with the clerks to replace or modify original deeds of trust to remove the Social Security numbers from the deeds of trust that were filed with their respective counties (including scanned images available online). Furthermore, F & M is committed to taking steps to prevent a similar incident from occurring in the future, including changing the process by which the Bank files deeds of trust with county clerks.

**NOTICE TO MARYLAND RESIDENTS AND BANKING REGULATORS**

F & M notified four (4) affected Maryland residents of the incident via first-class mail on October 21, 2019. Attached is a sample of the notification letter that was sent to the affected Maryland residents. The Bank has arranged to offer to the affected Maryland residents one year of complimentary credit monitoring and identity theft protection services through Experian. The Bank has also provided a confidential telephone inquiry line to assist the affected Maryland residents with any questions they may have regarding the incident. The confidential inquiry line is available between during normal business hours, Monday through Friday at (855) 878-8555. Additionally, F & M has notified the FDIC and the Virginia Bureau of Financial Institutions.

**CONTACT INFORMATION**

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'Bruce A. Radke'.

Bruce A. Radke

Enclosure

cc: Mark Hanna, President and Chief Executive Officer, F & M Bank (via e-mail)  
Barton Black, Chief Strategy and Risk Officer, F & M Bank (via e-mail)

F&M Bank  
Mail Handling Services  
777 E Park Dr  
Harrisburg, PA 17111



October \_\_, 2019

<(Full\_Name)>  
<(Address\_1)>  
<(Address\_2)>  
<(City)>, <(State)> <(Zip)>

<(ID)>

Dear <(Full\_Name)>,

F&M Bank values and respects the privacy of our customers and we are committed to protecting the confidentiality of their personal information. Our commitment to these values includes notifying individuals if we believe the confidentiality of their personal information may be at risk. Accordingly, we are writing to advise you that your Social Security number was included on the deed of trust we recently processed on your behalf.

On or about July 18, 2019, we discovered that the first page of a deed of trust that was filed with <(County)> County on your behalf – in connection with a loan – inadvertently contained your Social Security number. Although the deed of trust was publicly available through the county clerk's website, and your Social Security number was included on the first page of document, the number was imbedded in a longer tracking number and was not labeled as being a Social Security number.

As soon as we learned of the situation, we immediately began taking steps to remediate the issue. We have worked with the county clerk to remove the original version of the deed of trust containing your Social Security number and replace it with a redacted version that does not contain that information.

At this point, we are not aware of any instances of fraud or identity theft as a result of this incident. However, out of an abundance of caution, we recommend that you remain vigilant to identify any unauthorized activity on your accounts, including by reviewing your account statements and monitoring credit reports. We are also offering you a one year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We apologize for any inconvenience or concern this incident might cause. We are committed to taking steps to prevent something like this from happening again, including changing the process by which we file deeds of trust with county clerks. For further information and assistance, please call 1-855-878-8555 Monday through Friday from 8:00 a.m. to 5:00 p.m. ET.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mark Hanna', with a stylized, cursive script.

Mark Hanna  
President and Chief Executive Officer  
F&M Bank

## Activate IdentityWorks Credit 3B

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **December 28, 2019** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
3. PROVIDE the **Activation Code: «Credit\_Monitoring»**. PLEASE NOTE THAT THE ACTIVATION CODE IS CASE-SENSITIVE.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number **DB14828** as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)  
or call 877-288-8057 to register with the activation code above.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

### Additional Important Information

If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**Credit Reports:** You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting <http://www.annualcreditreport.com>, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at [www.annualcreditreport.com/cra/requestformfinal.pdf](http://www.annualcreditreport.com/cra/requestformfinal.pdf).

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:

Equifax 1-800-  
349-9960  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348

Experian 1-888-  
397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9554  
Allen, TX 75013

TransUnion  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 2000  
Chester, PA 19022

**Fraud Alerts:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Credit and Security Freezes:** You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies using the contact information above.

In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;



4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To remove the security freeze or lift the freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to remove or lift the security freeze for those identified entities or for the specified period of time.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.